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a second application for storing general value; and  
wherein said application-specific value and said general value are each compatible for  
performing said financial transaction.

19. (Amended) A smart card as recited in claim 18, wherein said financial transaction  
utilizing said first application is formatted for utilization with a settlement system associated with  
said second application.

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43. (Amended) A method as recited in claim 37, further comprising adding a  
predetermined amount of application-specific value to the smart card if a sufficient amount of the  
application-specific value does not exist.